

Fill in this information to identify the case:

Debtor 1 GINA M. CAROMANO

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 19-20208GLT

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: US BANK TRUST NA - OWNER TRUSTEE ET Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account 4 4 2 9

Property Address: 12 BROOKE ST
UNIONTOWN PA 15401

Part 2: Cure Amount


Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>17,078.86</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>17,078.86</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>17,078.86</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$286.67The next postpetition payment is due on 5 / 1 / 2023
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 GINA M. CAROMANO
Name

Case number (if known) 19-20208GLT

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 06/02/2023

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **GINA M. CAROMANO**
Name

Case number (if known) **19-20208GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
04/27/2020	1157531	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	453.56
05/26/2020	1160862	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	358.29
06/26/2020	1164014	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	358.29
07/29/2020	1167121	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	67.77
08/25/2020	1170198	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	358.29
09/28/2020	1173290	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	648.81
10/26/2020	1176384	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	367.12
11/24/2020	1179455	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	70.45
12/21/2020	1182399	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	366.96
01/25/2021	1185375	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	366.96
02/22/2021	1188501	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	366.96
03/26/2021	1191799	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	622.94
04/26/2021	1195043	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	362.63
05/25/2021	1198165	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	67.69
06/25/2021	1201349	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	661.45
07/26/2021	1204552	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	401.20
08/26/2021	1207681	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	401.20
09/24/2021	1210798	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	401.21
10/25/2021	1213871	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	82.92
11/22/2021	1216907	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	389.22
12/23/2021	1219983	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	389.22
01/26/2022	1223041	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	695.51
02/23/2022	1225919	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	82.92
03/25/2022	1228879	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	695.51
04/26/2022	1231922	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	389.22
05/25/2022	1234961	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	389.22
06/27/2022	1237987	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	386.52
07/26/2022	1240930	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	386.52
08/24/2022	1243818	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	386.52
09/27/2022	1246688	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	386.52
10/25/2022	1249507	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	73.92
11/23/2022	1252297	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	373.90
12/22/2022	1255047	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	373.90
01/26/2023	1257781	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	673.89
02/23/2023	1260386	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	73.92
03/28/2023	1263794	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	673.89
04/25/2023	1266588	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	299.99
05/25/2023	1269471	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	3,173.85
				<u>17,078.86</u>

MORTGAGE REGULAR PAYMENT (Part 3)

06/25/2019	1123436	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	783.43
07/29/2019	1126873	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	316.40
08/27/2019	1130357	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	319.04
09/24/2019	1133620	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	319.04
10/24/2019	1136996	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	319.04
11/25/2019	1140453	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	314.76
12/23/2019	1143846	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	314.76
01/28/2020	1147307	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	314.76
02/14/2020		PNC BANK NA	CONTINUING DEBT REFUND	-314.76
04/27/2020	1157531	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,833.05
05/26/2020	1160862	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	282.47
06/26/2020	1164014	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	282.47
07/29/2020	1167121	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	282.47
08/25/2020	1170198	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	282.47
09/28/2020	1173290	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	282.47
10/26/2020	1176384	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	282.47
11/24/2020	1179455	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	284.67
12/21/2020	1182399	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	282.67
01/25/2021	1185375	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	282.67
02/22/2021	1188501	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	282.67
03/26/2021	1191799	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	332.08
04/26/2021	1195043	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	288.16

Debtor 1 **GINA M. CAROMANO**
Name

Case number (if known) **19-20208GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
05/25/2021	1198165	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	288.16
06/25/2021	1201349	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
07/26/2021	1204552	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
08/26/2021	1207681	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
09/24/2021	1210798	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
10/25/2021	1213871	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
11/22/2021	1216907	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
12/23/2021	1219983	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
01/26/2022	1223041	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
02/23/2022	1225919	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
03/25/2022	1228879	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
04/26/2022	1231922	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
05/25/2022	1234961	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	283.25
06/27/2022	1237987	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	286.67
07/26/2022	1240930	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	286.67
08/24/2022	1243818	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	286.67
09/27/2022	1246688	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	286.67
10/25/2022	1249507	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	286.67
11/23/2022	1252297	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	286.67
12/22/2022	1255047	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	286.67
01/26/2023	1257781	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	286.67
02/23/2023	1260386	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	286.67
03/28/2023	1263794	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	286.67
				<u>14,521.12</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

GINA M. CAROMANO
12 BROOKE STREET
UNIONTOWN, PA 15401

DANIEL R WHITE ESQ
ZEBLEY MEHALOV & WHITE PC
POB 2123*
UNIONTOWN, PA 15401

US BANK TRUST NA - OWNER TRUSTEE ET AL
C/O SHELLPOINT MORTGAGE SERVICING
PO BOX 10826
GREENVILLE, SC 29603-0826

PADGETT LAW GROUP
6267 OLD WATER OAK RD STE 203
TALLAHASSEE, FL 32312

6/2/23

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee